

April 5, 2006

Dear Martin J. Gruenberg,

I urge you and the board of directors of the FDIC to please attend the hearing on Wal-Mart becoming a banking institution. Wal-Mart has too much power as it is, for this decision to be taken lightly. They have ruined family owned businesses and small companies everywhere they have set up business. To have smaller banking institutions and credit unions disappear would be a shame. Wal-Mart has a history of using their financial power to skirt around and outright break the law. Wal-Mart is so large they could single-handedly endanger fiscal security. They have seriously damaged and come close to destroying local economies, and they would be in a serious conflict of interest when it comes to small business loans. Please do not allow the biggest most powerful corporation to become even bigger and more powerful. Please protect the little people.

Sincerely,

Allison Hart